

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Debra Hicks, Debtor**

**Case No. 20-51188-KMS  
CHAPTER 13**

**NOTICE**

Debtor has filed papers with the court to Modify their Chapter 13 Bankruptcy Plan.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to amend the Plan, or if you want the court to consider your views on the Motion, then on or before 30 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
Thad Cochran United States Courthouse  
501 E. Court St., Ste 2.300  
Jackson, MS 39201

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Modify Plan.

Date: June 26, 2025

Signature:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)  
Jennifer Ann Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Debra Hicks, Debtor**

**Case No. 20-51188-KMS  
CHAPTER 13**

**MOTION TO MODIFY BANKRUPTCY PLAN**

COMES NOW, Debtor, by and through counsel, and moves this Court to modify their Chapter 13 plan, and in support thereof, would show the Court as follows:

1. Debtor commenced this case on July 28, 2020 by filing a voluntary petition for relief under Chapter 13 of Title 11 of the United States Bankruptcy Code.
2. Debtor's priority and secured claims have been paid in full pursuant to the terms of the confirmed plan.
3. That the Trustee filed a Motion to Modify to increase the distribution to unsecured creditors.
4. That Debtor is a below-median debtor.
5. That Debtor wishes to modify the confirmed plan to shorten the term of the confirmed plan from 60 months to 58 months.

WHEREFORE, Debtor prays that their Bankruptcy Plan be modified to reflect the above-mentioned changes and for such additional or alternative relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. (MS Bar No. 103469)

Of Counsel:  
Thomas C. Rollins, Jr.  
Jennifer Ann Curry Calvillo  
The Rollins Law Firm, PLLC  
P.O Box 13767  
Jackson, MS 39236  
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Modify Plan was forwarded on June 27, 2025, to:

By Electronic CM/ECF Notice:

David Rawlings

U.S. Trustee

/s/ Thomas C. Rollins, Jr. \_\_\_\_\_  
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:  
DEBRA HICKS

CASE NO: 20-51188

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 6/27/2025, I did cause a copy of the following documents, described below,  
Notice and Motion to Modify Plan

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 6/27/2025

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401  
601 500 5533  
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:  
DEBRA HICKS

CASE NO: 20-51188

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 6/27/2025, a copy of the following documents, described below,  
Notice and Motion to Modify Plan

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 6/27/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
NCRS ADDRESS DOWNLOAD  
CASE 20-51188  
SOUTHERN DISTRICT OF MISSISSIPPI  
FRI JUN 27 6-17-25 PST 2025

AMERICREDIT FINANCIAL SERVICES INC DBA  
GM  
PO BOX 183853  
ARLINGTON TX 76096-3853

(P)PNC BANK RETAIL LENDING  
P O BOX 94982  
CLEVELAND OH 44101-4982

~~EXCLUDE~~

FLOWERING PEACH BK LLC  
PO BOX 1149  
GRAPEVINE TX 76099-1149

~~(D) (P)PNC BANK RETAIL LENDING  
P O BOX 94982  
CLEVELAND OH 44101-4982~~

US BANK NA  
NEWREZ LLC DBA SHELLPOINT MORTGAGE  
SERVI  
PO BOX 10826  
GREENVILLE SC 29603-0826

~~EXCLUDE~~

US BANK NA  
ROBERTSON ANSCHUTZ SCHNEID CRANE LLC  
10700 ABBOTTS BRIDGE ROAD SUITE 170  
DULUTH GA 30097-8461

~~(U)US BANK NA AS TRUSTEE SUCCESSOR  
IN IN~~

~~EXCLUDE~~

~~US BANKRUPTCY COURT  
DAN M RUSSELL JR US COURTHOUSE  
2012 15TH STREET SUITE 244  
GULFPORT MS 39501-2036~~

1ST FRANKLIN FINANCIAL  
803 US HWY 98 BYPASS  
STE B  
COLUMBIA MS 39429-3710

1ST FRANKLIN FINANCIAL CORPORATION  
ATTN ADMINISTRATIVE SERVICES  
PO BOX 880  
TOCCOA GA 30577-0880

AESPHEAA  
1112 7TH AVE  
MONROE WI 53566-1364

~~EXCLUDE~~

(P)AMERICREDIT FINANCIAL SERVICES DBA GM  
FINANCIAL  
PO BOX 183853  
ARLINGTON TX 76096-3853

~~(D) (P)AMERICREDIT FINANCIAL SERVICES DBA  
GM FINANCIAL  
PO BOX 183853  
ARLINGTON TX 76096-3853~~

~~EXCLUDE~~

~~(D) (P)PNC BANK RETAIL LENDING  
P O BOX 94982  
CLEVELAND OH 44101-4982~~

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CLEVELAND OH 44101-4982~~

~~EXCLUDE~~

~~(D) (P)PNC BANK RETAIL LENDING  
P O BOX 94982  
CLEVELAND OH 44101-4982~~

CBC RECOVERY LLC  
PO BOX 1529  
HATTIESBURG MS 39403-1529

CBC RECOVERY  
1208 W PINE STREET  
HATTIESBURG MS 39401-5060

CREDIT COLLECTION SERV  
PO BOX 607  
NORWOOD MA 02062-0607

DEPARTMENT OF THE TREASURY  
INTERNAL REVENUE SERVICE  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

~~EXCLUDE~~

FIRST TOWER LOAN LLC  
PO BOX 320001  
FLOWOOD MS 39232-0001

~~(D)FLOWERING PEACH BK LLC  
PO BOX 1149  
GRAPEVINE TX 76099-1149~~

GM FINANCIAL  
PO BOX 181145  
ARLINGTON TX 76096-1145

HATTIESBURG CLINIC PA  
415 SOUTH 28TH AVE  
HATTIESBURG MS 39401-7283

INTERNAL REVENUE SERVI  
CO US ATTORNEY  
501 EAST COURT ST  
STE 4430  
JACKSON MS 39201-5025

JERMIAM HICKS  
1629 WHISPERING COVE T  
FORT WORTH TX 76134-5800

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

MCCALLA RAYMER PIERCE  
1052 HIGHLAND COLONY P  
STE 211  
RIDGELAND MS 39157-8764

MIDNIGHT VELVET  
1112 7TH AVE  
MONROE WI 53566-1364

MONTGOMERY WARD  
CO CREDITORS BANKRUPTCY SERVICE  
PO BOX 800849  
DALLAS TX 75380-0849

~~EXCLUDE~~

~~(D) (P) PNC BANK RETAIL LENDING  
P O BOX 94982  
CLEVELAND OH 44101 4982~~

PROGRESSIVE  
11629 SO 700 E  
DRAPER UT 84020-8376

ROBERTSON ANSCHUTZ SCHNEID CRANE  
LLC  
10700 ABBOTTS BRIDGE ROAD SUITE 1  
DULUTH GA 30097-8458

SEVENTH AVENUE  
CO CREDITORS BANKRUPTCY SERVICE  
PO BOX 800849  
DALLAS TX 75380-0849

SHELLPOINT MORTGAGE  
55 BEATTIE PLACE  
GREENVILLE SC 29601-2165

SOUTHWEST CREDIT SYS  
4120 INTERNATIONAL PKW  
CARROLLTON TX 75007-1958

(P) TOWER LOAN  
P O BOX 320001  
FLOWOOD MS 39232-0001

US BANK NA AS TRUSTEE SUCCESSOR IN  
INTEREST TO WACHOVIA BANK NATIONAL  
ASSOC  
NEWREZ LLC DBA SHELLPOINT MORTGAGE SER  
PO BOX 10826  
GREENVILLE SC 29603-0826

US ATTORNEY GENERAL  
US DEPT OF JUSTICE  
950 PENNSYLVANIA AVENW  
WASHINGTON DC 20530-0001

~~EXCLUDE~~

~~UNITED STATES TRUSTEE  
501 EAST COURT STREET  
SUITE 6 430  
JACKSON MS 39201 5022~~

WESLEY HEALTH SYSTEM LLC  
CO DAVID L MENDELSON ESQ  
MENDELSON LAW FIRM  
PO BOX 17235  
MEMPHIS TN 38187-0235

WINDSTREAM  
4001 N RODNEY PARHAM R  
LITTLE ROCK AR 72212-2490

~~EXCLUDE~~

~~(P) DAVID RAWLINGS  
ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE  
PO BOX 566  
HATTIESBURG MS 39403 0566~~

DEBTOR  
DEBRA ANN HICKS  
70 E L HALL TRAIL  
BASSFIELD MS 39421-4202

JENNIFER A CURRY CALVILLO  
THE ROLLINS LAW FIRM  
702 W PINE ST  
HATTIESBURG MS 39401-3836

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR  
THE ROLLINS LAW FIRM PLLC  
PO BOX 13767  
JACKSON MS 39236 3767~~